

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 20-11856  
Kelly Lembo Judge: CMG

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original    ☐ Modified/Notice Required    Date: 02/03/2020  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO

Initial Debtor: /s/KL

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 382.00 per month to the Chapter 13 Trustee, starting on March 1, 2020 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection** ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,660.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Prestige Financial Services	2010 Toyota Camry	\$8,082.00	\$3,700.00	0	\$8,082.00	4.5%	\$9,040.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☒ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0 to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Newlands Asset Holding Trust/Carisbrook Asset Holding Trust	\$0	residential lease	reject	

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Prestige Financial Services	2010 Toyota Camry	\$8,082.00	\$3,700.00	\$8,082.00	interest above 4.5%

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

/s/Kelly Lembo

Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: \_\_\_\_\_

/s/ William H. Oliver, Jr.

Attorney for Debtor(s)

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Kelly A. Lembo  
DebtorCase No. 20-11856-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 39

Date Rcvd: Feb 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2020.

db  
518695586 +Kelly A. Lembo, 1064 Tralee Drive, Toms River, NJ 08753-3163  
+Atlantic Shore Surgical Assoc., c/o Jeffrey H. Gerstenblatt, 1072 Madison Avenue,  
Lakewood, NJ 08701-2650

518695592 #+Carisbrook Asset Holding Trust, 5016 Parkway Plaza Blvd, Charlotte, NC 28217-1932  
518695594 +Central Credit Services, LLC, 9550 Regency Square, Jacksonville, FL 32225-8169  
518695593 +Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500 A,  
Jacksonville, FL 32225-8169

518695598 +F.H. Cann & Associates, Inc., 1600 Osgood Street, Suite 20-2/120,  
North Andover, MA 01845-1048

518695601 IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378  
518695604 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602  
518695605 +Newlands Asset Holding Trust, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925

518695606 +Newton Inpatient Medical Assoc., 94 Old Short Hills Road, Livingston, NJ 07039-5672  
518695607 +Prestige Financial Svc, Attn: Bankruptcy, 351 W Opportunity Way, Draper, UT 84020-1399  
518695609 +Radius Global Solutions, LLC, 7831 Glenroy Road, Suite 250A, Minneapolis, MN 55439-3117  
518695611 +Recivable Management Services, LLC, 240 Emery Street, Bethlehem, PA 18015-1980  
518695610 +Recivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street,  
Bethlehem, PA 18015-1980

518695612 +Rotem Dental Care, 355 Lakehurst Road, Toms River, NJ 08755-7381  
518695613 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  
518721815 +Thrift Investment Company, c/o DL Thompson Law, PC, PO Box 679, Allenwood, NJ 08720-0679  
518695614 +Thrift Investment Corp., c/o Donna Thompson, Esq., 1442 Lakewood Road, PO Box 679,  
Allenwood, NJ 08720-0679

518695616 +Thrift Investment Corporation, 720 King George Post Rd, Fords, NJ 08863-1985  
518695615 +Thrift Investment Corporation, Attn: Bankruptcy, Po Box 538, Fords, NJ 08863-0538  
518695617 US Department of Education, PO Box 105028, Atlanta, GA 30348-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 00:26:08 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 25 2020 00:26:04 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518695587 +E-mail/Text: billing@assa-nj.com Feb 25 2020 00:26:26 Atlantic Shore Surgical Assoc.,  
478 Brick Blvd, Brick, NJ 08723-6077

518695588 +E-mail/Text: bankruptcy@usecapital.com Feb 25 2020 00:27:09 Capital Accounts,  
Attn: Bankruptcy Dept, Po Box 140065, Nashville, TN 37214-0065

518695589 +E-mail/Text: bankruptcy@usecapital.com Feb 25 2020 00:27:09 Capital Accounts,  
Po Box 140065, Nashville, TN 37214-0065

518695591 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 25 2020 00:34:48 Capital One,  
Po Box 30281, Salt Lake City, UT 84130-0281

518695590 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 25 2020 00:33:38 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

518715434 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 25 2020 00:33:48  
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518695595 +E-mail/Text: ebn@rwjbbh.org Feb 25 2020 00:26:31 Community Medical Center,  
99 Highway 37 West, Toms River, NJ 08755-6423

518695596 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Feb 25 2020 00:26:47  
Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679

518695597 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Feb 25 2020 00:26:47  
Credit Collection Services, Po Box 607, Norwood, MA 02062-0607

518695599 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 25 2020 00:26:37 Fingerhut,  
Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250

518695600 +E-mail/Text: bnc-bluestem@quantum3group.com Feb 25 2020 00:26:37 Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

518695602 E-mail/Text: sbse.cio.bnc@mail.irs.gov Feb 25 2020 00:25:27 Internal Service Revenue,  
PO Box 7346, Philadelphia, PA 19101-7346

518707643 E-mail/PDF: resurgentbknofications@resurgent.com Feb 25 2020 00:34:17 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518695603 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 25 2020 00:34:19  
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497,  
Greenville, SC 29603-0497

518695608 +E-mail/Text: bankruptcy@gopfs.com Feb 25 2020 00:26:41 Prestige Financial Svc,  
1420 S. 500 W, Salt Lake City, UT 84115-5149

518728848 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Feb 25 2020 00:33:24 T-Mobile,  
PO Box 53410, Bellevue, WA 98015-3410

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Feb 24, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor CARISBROOK ASSET HOLDING TRUST dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Kelly A. Lembo courtdocs@oliverandlegg.com,  
R59915@notify.bestcase.com

TOTAL: 4